

**Fill in this information to identify your case:**

Debtor 1	Amoreena D Kokenes		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number:			
(If known)			

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

\_\_\_\_\_

**Official Form 113****Chapter 13 Plan**

12/17

**Part 1: Notices**

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

*In the following notice to creditors, you must check each box that applies*

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**Part 2: Plan Payments and Length of Plan**

**2.1 Debtor(s) will make regular payments to the trustee as follows:**

\$1,200.00 per Month for 18 months

\$2,100.00 per Month for 42 months

*Insert additional lines if needed.*

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

**2.2 Regular payments to the trustee will be made from future income in the following manner.**

*Check all that apply:*

- ☐ Debtor(s) will make payments pursuant to a payroll deduction order.
- ☒ Debtor(s) will make payments directly to the trustee.
- ☐ Other (specify method of payment):

**2.3 Income tax refunds.**

*Check one.*

Debtor Amoreena D Kokenes Case number \_\_\_\_\_

- ☒ Debtor(s) will retain any income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:
- \_\_\_\_\_

#### 2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$109,800.00.

### Part 3: Treatment of Secured Claims

#### 3.1 Maintenance of payments and cure of default, if any.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

#### 3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

#### 3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

- ☐ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

- ☒ The claims listed below were either:

- (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or
- (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
Capital 1 Bank	2020 Volkswagon Tiguan 30000 miles	\$9,000.00	0.00%	\$0.00	\$0.00

Disbursed by:

☐ Trustee

☒ Debtor(s)

Insert additional claims as needed.

#### 3.4 Lien avoidance.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

#### 3.5 Surrender of collateral.

Check one.

Debtor Amoreena D Kokenes Case number \_\_\_\_\_

- ☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

**Part 4: Treatment of Fees and Priority Claims**

**4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

**4.2 Trustee's fees**

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 10.00% of plan payments; and during the plan term, they are estimated to total \$10,980.00.

**4.3 Attorney's fees.**

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$4,000.00.

**4.4 Priority claims other than attorney's fees and those treated in § 4.5.**

*Check one.*

- ☐ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.  
☒ The debtor(s) estimate the total amount of other priority claims to be \$11,541.92

**4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.**

*Check one.*

- ☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**Part 5: Treatment of Nonpriority Unsecured Claims**

**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☐ The sum of \$ \_\_\_\_\_  
☒ 55.00 % of the total amount of these claims, an estimated payment of \$ 83,278.08 .  
☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 4,268.08 . Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

**5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. *Check one.***

- ☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

**5.3 Other separately classified nonpriority unsecured claims. *Check one.***

- ☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**Part 6: Executory Contracts and Unexpired Leases**

**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.***

- ☐ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.  
☒ **Assumed items.** Current installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified

Debtor Amoreena D Kokenes

Case number \_\_\_\_\_

below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payments to trustee
Jim Cunningham	Debtor rents her home from Mr. Cunningham	\$0.00	\$0.00		\$0.00
Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)					

Insert additional contracts or leases as needed.

**Part 7: Vesting of Property of the Estate****7.1 Property of the estate will vest in the debtor(s) upon**

Check the applicable box:

- ☐ plan confirmation.  
☒ entry of discharge.  
☐ other: \_\_\_\_\_

**Part 8: Nonstandard Plan Provisions****8.1 Check "None" or List Nonstandard Plan Provisions**

- ☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

**Part 9: Signature(s):****9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

X /s/ Amoreena D Kokenes  
Amoreena D Kokenes  
Signature of Debtor 1

X \_\_\_\_\_  
Signature of Debtor 2

Executed on February 18, 2025

Executed on \_\_\_\_\_

X /s/ John P. Carlin  
John P. Carlin 6277222  
Signature of Attorney for Debtor(s)

Date February 18, 2025

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

**Exhibit: Total Amount of Estimated Trustee Payments**

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The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. <b>Maintenance and cure payments on secured claims</b> <i>(Part 3, Section 3.1 total)</i>	<u>\$0.00</u>
b. <b>Modified secured claims</b> <i>(Part 3, Section 3.2 total)</i>	<u>\$0.00</u>
c. <b>Secured claims excluded from 11 U.S.C. § 506</b> <i>(Part 3, Section 3.3 total)</i>	<u>\$0.00</u>
d. <b>Judicial liens or security interests partially avoided</b> <i>(Part 3, Section 3.4 total)</i>	<u>\$0.00</u>
e. <b>Fees and priority claims</b> <i>(Part 4 total)</i>	<u>\$26,521.92</u>
f. <b>Nonpriority unsecured claims</b> <i>(Part 5, Section 5.1, highest stated amount)</i>	<u>\$83,278.08</u>
g. <b>Maintenance and cure payments on unsecured claims</b> <i>(Part 5, Section 5.2 total)</i>	<u>\$0.00</u>
h. <b>Separately classified unsecured claims</b> <i>(Part 5, Section 5.3 total)</i>	<u>\$0.00</u>
i. <b>Trustee payments on executory contracts and unexpired leases</b> <i>(Part 6, Section 6.1 total)</i>	<u>\$0.00</u>
j. <b>Nonstandard payments</b> <i>(Part 8, total)</i>	<u>\$0.00</u>
	+
<b>Total of lines a through j</b>	<div>\$109,800.00</div>

United States Bankruptcy Court  
Northern District of Illinois

In re:  
Amoreena D Kokenes  
Debtor

Case No. 25-02377-TAB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Date Rcvd: Feb 19, 2025

User: admin  
Form ID: pdf001

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2025:**

Recip ID	Recipient Name and Address
db	+ Amoreena D Kokenes, 250 Victoria Lane, Elk Grove Village, IL 60007-4264
31287173	+ Beerman LLP, 161 North Clark Street, Suite 3000, Chicago, IL 60601-3346
31287181	+ Discover, 16625 Park Row, Houston, TX 77084-5018

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
31287171	^ MEBN	Feb 20 2025 00:13:17	Asset Recovery Solutions, 2200 E. Devon Ave, Suite 200, Des Plaines, IL 60018-4501
31287172	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 20 2025 00:18:00	Barclays Bank Delaware, Att: collections dept, P.O. Box 8833, Wilmington, DE 19899-8833
31287176	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 20 2025 00:58:38	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
31287179	Email/Text: correspondence@credit-control.com	Feb 20 2025 00:18:00	Credit Control, LLC, 3300 Rider Trail S., Suite 500, Earth City, MO 63045
31287180	Email/Text: customercareus@creditcorpsolutionsinc.com	Feb 20 2025 00:17:00	Credit Corp Solutions, 121 West Election, Suite 200, Draper, UT 84020
31287174	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 20 2025 00:36:57	Capital 1 Bank, PO Box 60511, City of Industry, CA 91716-0511
31287175	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 20 2025 00:37:24	Capital One, P.O. Box 60024, City Of Industry, CA 91716-0024
31287177	Email/Text: comedbankruptcygroup@exeloncorp.com	Feb 20 2025 00:20:00	Com Ed, Bill Payment Center, Chicago, IL 60668-0001
31287178	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 20 2025 00:19:00	Comenity, Po Box 182273, Columbus, OH 43218-2273
31287182	^ MEBN	Feb 20 2025 00:12:35	Heavner, Scott, Beyers & Mihlar, PO Box 740, Decatur, IL 62525-0740
31287183	Email/Text: rev.bankruptcy@illinois.gov	Feb 20 2025 00:19:00	Illinois Department of Revenue, P.O. Box 64338, Chicago, IL 60664
31287184	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 20 2025 00:18:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
31287186	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 20 2025 00:36:34	Lvnv Funding, PO Box 740281, Houston, TX 77274-0281
31287187	+ Email/Text: bankruptcy@marinerfinance.com	Feb 20 2025 00:18:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
31287188	+ Email/Text: Mercury@ebn.phinsolutions.com	Feb 20 2025 00:17:00	Mercury FBT, PO Box 84064, Columbus, GA 31908-4064

31287189	Email/Text: bankrupt@aglresources.com	Feb 20 2025 00:17:00	Nicor, PO Box 310, Aurora, IL 60507-0310
31287190	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 00:36:05	Syncb, PO BOX 965018, Orlando, FL 32896-5018
31287191	^ MEBN	Feb 20 2025 00:14:02	Telecom Self-reported, PO Box 4500, Allen, TX 75013-1311
31287192	+ Email/Text: accountservicing@trueaccord.com	Feb 20 2025 00:18:00	Trueaccord, 16011 College Blvd, Suite 130, Lenexa, KS 66219-9877
31287193	^ MEBN	Feb 20 2025 00:13:23	Velocity Investments, LLC, PO Box 788, Belmar, NJ 07719-0788

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
31287185		Jim Cunningham

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2025 at the address(es) listed below:

Name	Email Address
Adam G. Brief	Ustpreion11.es.ecf@usdoj.gov
John P Carlin	on behalf of Debtor 1 Amoreena D Kokenes jcarlin@suburbanlegalgroup.com suburbanlegalgroup@iamthewolf.com

TOTAL: 2